WÜRTH GROUP

2026

Interim Financial Statements Würth Finance Group

Unaudited Interim Condensed Consolidated Financial Statements as at 30 June 2026

Contents

Interim Management Report as at 30 June 2026

1 SEGMENT INFORMATION

As at 30 June 2026

in TEUR	Inhouse Banking: Group Financing	Inhouse Banking: Trading	Inhouse Banking: Securities Investments	Inhouse Banking: Central Settlement	Inhouse Banking: Central Services	Total Inhouse Banking	External Financial Services: Insurance Brokerage	Elimination	Total Würth Finance Group
Income									
Net interest income	27,942	0	1,147	0	0	29,089	–5	0	29,084
Income from factoring activities	7,350	0	0	0	0	7,350	0	0	7,350
Income from commission and service fee activities	0	0	0	15,623	0	15,623	15,591	0	31,214
Income from trading activities and financial instruments	0	7,777	1,276	0	0	9,053	–36	–22	8,995
Other ordinary income	285	0	0	0	0	285	130	0	415
Expected credit loss* (expenses)/recovery	–137	0	0	0	0	–137	0	0	–137
Total operating income	**35,440**	**7,777**	**2,423**	**15,623**	**0**	**61,263**	**15,680**	**–22**	**76,921**
Total operating expenses	**0**	**0**	**0**	**0**	**–12,190**	**–12,190**	**–9,170**	**0**	**–21,360**
Profit before taxes	**35,440**	**7,777**	**2,423**	**15,623**	**–12,190**	**49,073**	**6,510**	**–22**	**55,561**

*Expected credit losses refer only to related party loss and therefore do not apply to the consolidated financial statements of the Würth Group.

2 CAPITAL MARKET TRANSACTIONS

Outstanding capital market transactions by Würth Finance International B.V. at 30 June 2026:

Bonds

Notional amount		Coupon rate	Re-offer yield	Term	Listing
CHF	300 million	2.100%	2.070%	16.11.2022 – 16.11.2026[1]	SIX Swiss Exchange / ISIN: CH1206367604
EUR	750 million	0.750%	0.782%	21.05.2020 – 22.11.2027	Luxembourg Stock Exchange / ISIN: XS2176534795
EUR	600 million	2.125%	2.174%	23.05.2022 – 23.08.2030	Luxembourg Stock Exchange / ISIN: XS2480515662
EUR	500 million	3.000%	3.051%	28.10.2024 – 28.08.2031	Luxembourg Stock Exchange / ISIN: XS2911681083

On 16 June 2026, the company successfully placed a CHF 300 million bond (CH1562934690) bearing a fixed coupon of 1.1%, with a term from 7 July 2026 to 8 November 2033.

All bonds are irrevocably and unconditionally guaranteed by Adolf Würth GmbH & Co. KG and have been granted an “A” rating by Standard & Poor’s.

Multi Currency Commercial Paper Programme

Notional amount		Coupon rate	Maturity period
EUR	500 million	variable	7 days – 2 years

Under this programme, both Würth Finance International B.V. and Adolf Würth GmbH & Co. KG can issue short-term commercial paper for up to a cumulative total of EUR 500 million.

[1] The company exercised its three-month par call option on 26 June 2026 to redeem the CHF 300 million bond on 16 August 2026, with settlement effected on 17 August 2026.

3 GENERAL INFORMATION

The Würth Finance Group is the financial competence centre within the Würth Group. It combines independent companies in the two divisions of Inhouse Banking (Würth Finance International B.V. and Würth Invest AG) and External Financial Services (Würth Financial Services AG). Its core activities comprise financing and executing all kinds of financial transactions with domestic and foreign companies of the Würth Group, as well as providing advisory and other services to private clients and SMEs relating to pension funds and insurance in Switzerland.

4 PERFORMANCE OVERVIEW

The Würth Finance Group reported a solid performance in the first half of 2026, with both operating divisions, Inhouse Banking and External Financial Services, contributing to profitable growth despite a challenging market environment. The resilience of the Group's business model was underpinned by stable demand for financial and insurance-related services and further demonstrated by the successful issuance of a CHF 300 million bond on the Swiss capital market. As a result, profit before taxes exceeded the prior-year level.

The performance of the Inhouse Banking division is closely linked to the operating development of Würth Group companies as demand for financing, liquidity management, payment processing and risk management services is largely driven by the Würth Group's business activity and procurement volumes.

During the first half of 2026, the Würth Group continued to demonstrate resilience despite a challenging economic environment characterised by geopolitical uncertainties, elevated energy costs and subdued industrial activity, particularly in Germany. At the same time, the Würth Group benefited from its broad international footprint and diversified business model. Positive momentum was generated by the Electronics (eiSos) and Chemicals divisions, while the fastening technology business (Arnold Group) showed further signs of recovery. Additional growth impulses came from markets outside Germany, most notably Eastern Europe and South America.

Business activity in May was temporarily affected by the Group-wide migration to SAP S/4HANA, the largest IT transformation project in the history of the Würth Group. While the implementation led to short-term disruptions in order processing and logistics, operations were rapidly stabilised and normal business processes resumed within a short period of time.

Against this backdrop, business volumes relevant to the Inhouse Banking division remained resilient throughout the reporting period. Stable procurement activity, sustained financing requirements of Group companies and continued utilisation of central settlement and factoring services provided a solid foundation for the division's business development.
In addition, the division further strengthened its role as the Würth Group's central financing and liquidity management platform through continued access to diversified funding sources and capital markets.

The External Financial Services division continued to operate in a broadly favourable market environment during the first half of 2026. Companies faced an increasingly complex risk landscape shaped by geopolitical uncertainties, cyber threats, regulatory requirements and evolving sustainability-related risks. As a result, demand for professional risk advisory, insurance brokerage and employee benefits services remained resilient. The Swiss insurance market continued to be characterised by intense competition among insurers, while clients increasingly sought integrated advisory solutions and specialised expertise.

Against this backdrop, the division benefited from its long-standing client relationships, strong regional presence and diversified service offering. Business development was supported by both existing client relationships and the acquisition of new mandates across all major locations. At the same time, the division continued to invest in its long-term organisational development by preparing the next generation of client advisors and relationship managers, thereby ensuring continuity for clients and creating the foundation for future growth.

In parallel, investments in digital capabilities and process efficiency remained an important focus area. The rollout of AI-supported tools is expected to further enhance productivity and service quality, while ongoing regulatory developments were addressed through targeted training and recertification measures for client-facing employees.

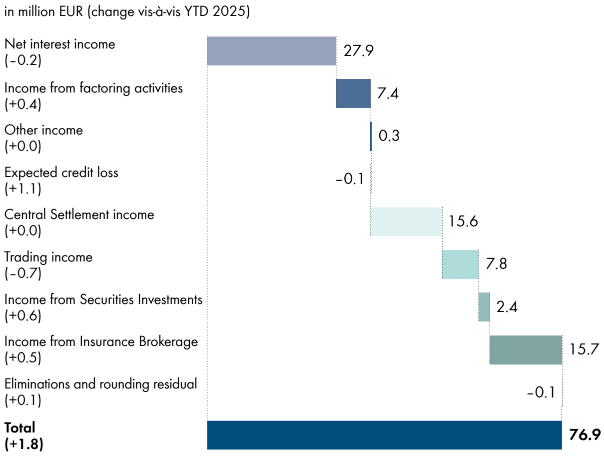
5 BUSINESS PERFOMANCE OF THE WÜRTH FINANCE GROUP

The Würth Finance Group continued to benefit from its diversified business model during the first half of 2026. Stable contributions from Group Financing, Central Settlement and Insurance Brokerage activities, together with positive income from factoring, trading and securities investments, resulted in total operating income of EUR 76.9 million, an increase of EUR 1.8 million compared with the prior-year period.

Operating expenses increased only modestly despite continued investments in digitalisation, IT systems, cybersecurity and organisational capabilities. As a result, profit before taxes rose to EUR 55.6 million, exceeding the prior-year level despite a persistently challenging economic environment.

6 SEGMENT DEVELOPMENT

Income distribution YTD 2026



Net interest income

The financing needs of Würth Group companies remained at a high level during the reporting period. While net lendings to Group companies declined slightly from EUR 1,150 million as at 31 December 2025 to EUR 1,110 million as at 30 June 2026, demand for financing solutions continued to reflect the overall business activity of the Group.

Interest rates in Europe and the United States continued their gradual normalisation during the first half of 2026. Against this backdrop, net interest income remained at a high level and was broadly in line with the prior-year period.

Overall, the Würth Finance Group generated net interest income of EUR 27.9 million, EUR 0.2 million below the prior-year level of EUR 28.1 million.

In June 2026, the Inhouse Banking division successfully placed a CHF 300 million bond with a fixed coupon of 1.1% p.a. and a duration from 7 July 2026 until 8 November 2033. The successful placement, representing the largest single-tranche corporate issuance in the Swiss franc bond market over the previous nine months, underscored investors' continued confidence in the financial strength and stability of the Würth Group.

In the meantime, the 2.1% CHF bond maturing in November 2026 was redeemed early on 16 August 2026.

Intercompany factoring activities

The development of intra-group factoring activities reflected the overall positive business performance of the Würth Group: The factoring volume amounted to EUR 1.17 billion (+2.6% year-on-year) and the income from factoring activities increased by 5.1% to EUR 7.4 million (prior year: EUR 7.0 million).

Central settlement of payments to suppliers

The Payment Factory of the Würth Finance Group continued to process a high volume of supplier payments for Würth Group companies. Settlement volumes remained stable compared with the prior-year period at EUR 4.25 billion, reflecting resilient procurement activity across the Group. Income from central settlement and delcredere services consequently remained unchanged at EUR 15.6 million.

Currency hedging and trading with financial instruments

At a total of EUR 7.8 million, income from trading activities remained at a solid level during the first half of 2026. Compared with the exceptionally strong prior-year period, however, the result was EUR 0.7 million lower, as market conditions in 2025 had been particularly favourable for foreign exchange and treasury-related trading activities.

Securities investments

The securities portfolio continued to benefit from its conservative positioning, with more than 80% of assets invested in investment-grade bonds. This allocation provided a stable and resilient return profile within a broadly constructive market environment.

The portfolio generated a positive income of EUR 2.4 million, representing a time-weighted YTD return of +1.6%. The market value of the portfolio increased to EUR 140.3 million as at 30 June 2026 (31 December 2025: EUR 127.0 million). This increase was mainly attributable to the planned expansion of the portfolio through additional investments and reflects the consistent implementation of the Group's strategic objective of strengthening securities investments as a complementary source of income.

Insurance brokerage

Revenue from the External Financial Services division increased to EUR 15.7 million in the first half of 2026, representing a new record level for the period. The increase was primarily attributable to continued growth in the traditional brokerage and advisory business. Lower revenues resulting from structural changes in the Swiss banking sector, particularly following the integration of Credit Suisse and UBS, were more than offset by additional business generated with existing and new clients. The division therefore continued to provide a stable and recurring contribution to the income of the Würth Finance Group.

7 RISK MANAGEMENT AND CONTROL

Taking risks has always been inherent in any entrepreneurial activity. As a globally active company, the Würth Group is constantly exposed to risks that can arise both as a result of its own actions or failure to act and as a result of external factors. The conscious and systematic approach to addressing opportunities and risks is inextricably linked to the Würth Group's entrepreneurial activities.

Management believes that risks which may significantly impact the company have not changed since 31 December 2025. Reference is made to the risk management and control section of the Würth Finance Group Annual Report 2025.

8 PERSPECTIVES FOR 2026

The global economic environment remains challenging. Geopolitical tensions, elevated energy prices and persistent uncertainty regarding international trade and investment continue to weigh on economic activity. According to the latest IMF projections, global growth is expected to remain positive but moderate, while inflationary pressures have proven more persistent than previously anticipated. As a result, interest rates in many markets are expected to remain at elevated levels for longer than forecast at the beginning of the year.

Against this backdrop, the Würth Group has demonstrated solid business momentum during the first half of 2026. Growth contributions remain broadly based across the Group's business activities, with particularly strong development in the Electronics (eiSos) and Chemicals divisions and a continued recovery in the fastening technology business (Arnold Group). Furthermore, recent order intake provides confidence that the positive business development will continue throughout the remainder of the year, notwithstanding ongoing geopolitical and economic uncertainties.

For the Würth Finance Group, business volumes are therefore expected to remain stable during the second half of 2026. Demand for financing, payment processing and risk management services is anticipated to continue broadly in line with the operating development of the Würth Group. In addition, the successful placement of the CHF 300 million bond in June 2026 further strengthened the Group's long-term funding base and liquidity position.

Compared with the assumptions made at the beginning of the year, short-term interest rates have remained at a higher level than originally expected. As a result, income generated on the Group's liquidity reserves is developing more favourably than anticipated and is expected to continue supporting income during the remainder of the year. Based on the current interest rate environment and business outlook, Management expects the decline in operating profit for the full year 2026 to be significantly less pronounced than anticipated at the beginning of the year.

Nevertheless, the Management of the Würth Finance Group remains cautious given the ongoing geopolitical risks and the potential impact of further disruptions to global trade, supply chains and energy markets. The Group will therefore continue to pursue its strategy of disciplined cost management, operational efficiency and targeted investments in digitalisation, automation and artificial intelligence to further strengthen the scalability and resilience of its business model.

Unaudited Interim Condensed Consolidated Financial Statements as at 30 June 2026

INTERIM CONDENSED CONSOLIDATED INCOME STATEMENT
as at 30 June 2026

in TEUR	Notes	YTD 2026	YTD 2025
Operating income			
Interest income from financial instruments measured at amortised cost		60,316	64,103
Interest income from financial instruments measured at fair value through profit or loss		9,693	13,876
Interest expenses		–40,925	–48,712
Net interest income		**29,084**	**29,267**
Income from factoring activities		7,350	6,992
Income from commission and service fee activities		31,214	30,666
Income from trading activities and financial instruments		8,995	9,070
Other ordinary income from related parties	4	415	376
Expected credit loss (expenses)/recovery		–137	–1,250
Total operating income		**76,921**	**75,121**
Operating expenses			
Personnel expenses		–14,431	–14,534
Other administrative expenses		–5,928	–5,512
Amortisation expenses		–1,001	–1,076
Total operating expenses		**–21,360**	**–21,122**
Profit before taxes		**55,561**	**53,999**
Income tax expense		–10,416	–11,063
Net profit for the year		**45,145**	**42,936**

INTERIM CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
as at 30 June 2026

in TEUR **Net of tax**	YTD 2026	YTD 2025
Profit for the year	**45,145**	**42,936**
Total items that will be reclassified to the income statement		
Exchange differences on translation of foreign operations	22	74
Net gain/(loss) on cash flow hedges	1,617	802
Total items that will not be reclassified to the income statement		
Remeasurement gain/(loss) on defined benefit plans	–16	–17
Other comprehensive income for the year (OCI)	**1,623**	**859**
Total comprehensive income for the year, net of tax	**46,768**	**43,795**

INTERIM CONDENSED CONSOLIDATED BALANCE SHEET
as at 30 June 2026

in TEUR	Notes	30.06.2026	31.12.2025
Assets			
Non-current assets			
Intangible assets		793	947
Right-of-use assets		1,550	2,090
Property, plant and equipment		198	213
Loans to related companies	5	1,189,731	1,047,158
Positive fair values of derivative instruments		4,183	9,440
Deferred tax assets		319	726
Total non-current assets		**1,196,774**	**1,060,574**
Current assets			
Receivables from related companies	5	1,710,453	1,720,404
Positive fair values of derivative instruments		7,200	9,733
Other assets		7,553	5,918
Accrued income and prepaid expenses		15,881	13,102
Securities at amortised cost		0	89,198
Securities at fair value through profit or loss		189,265	126,960
Cash and cash equivalents		1,244,658	1,211,129
Total current assets		**3,175,010**	**3,176,444**
Total assets		**4,371,784**	**4,237,018**
Equity and liabilities			
Shareholders' equity			
Issued capital		16,000	16,000
Additional paid-in capital		5,000	5,000
Retained earnings		569,228	579,099
Cash flow hedge reserve		–843	–2,460
Foreign currency translation		27	5
Total shareholders' equity		**589,412**	**597,644**
Non-current liabilities			
Bonds issued		1,830,953	1,829,952
Liabilities for pension plans		4,274	4,229
Lease liabilities		583	888
Negative fair values of derivative instruments		13,426	10,274
Deferred tax liabilities		384	396
Total non-current liabilities		**1,849,620**	**1,845,739**
Current liabilities			
Bonds issued		325,880	323,816
Payables to related companies	5	1,538,832	1,427,274
Lease liabilities		993	1,225
Payables to banks		532	109
Income tax payables		11,095	11,124
Negative fair values of derivative instruments		5,814	6,049
Other liabilities	5, 6	18,439	12,843
Accrued expenses and deferred income		31,167	11,195
Total current liabilities		**1,932,752**	**1,793,635**
Total equity and liabilities		**4,371,784**	**4,237,018**

INTERIM CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

as at 30 June 2026

The table below shows the changes in equity in 2025 and in the first half of 2026.

in TEUR	Issued capital	Additional paid-in capital	Retained earnings	Cash flow hedge reserve	Foreign currency translation	Total
At 1 January 2025	16,000	5,000	497,274	–3,795	–71	514,408
Net profit for the year (01.01.2025–30.06.2025)	0	0	42,936	0	0	42,936
Foreign currency translation	0	0	0	0	74	74
Cash flow hedge accounting	0	0	0	802	0	802
Remeasurement gain/(loss) on defined benefit plans	0	0	–17	0	0	–17
Total comprehensive income for the year	**0**	**0**	**42,919**	**802**	**74**	**43,795**
Dividends	0	0	0	0	0	0
At 30 June 2025	**16,000**	**5,000**	**540,193**	**–2,993**	**3**	**558,203**
At 1 July 2025	16,000	5,000	540,193	–2,993	3	558,203
Net profit for the year (01.07.2025–31.12.2025)	0	0	35,596	0	0	35,596
Foreign currency translation	0	0	0	0	2	2
Cash flow hedge accounting	0	0	0	533	0	533
Remeasurement gain/(loss) on defined benefit plans	0	0	3,310	0	0	3,310
Total comprehensive income for the year	**0**	**0**	**38,906**	**533**	**2**	**39,441**
At 31 December 2025	**16,000**	**5,000**	**579,099**	**–2,460**	**5**	**597,644**
At 1 January 2026	**16,000**	**5,000**	**579,099**	**–2,460**	**5**	**597,644**
Net profit for the year (01.01.2026–30.06.2026)	0	0	45,145	0	0	45,145
Foreign currency translation	0	0	0	0	22	22
Cash flow hedge accounting	0	0	0	1,617	0	1,617
Remeasurement gain/(loss) on defined benefit plans	0	0	–16	0	0	–16
Total comprehensive income for the year	**0**	**0**	**45,129**	**1,617**	**22**	**46,768**
Dividends	0	0	–55,000	0	0	–55,000
At 30 June 2026	**16,000**	**5,000**	**569,228**	**–843**	**27**	**589,412**

Würth Finance International B.V. has authorised share capital of EUR 80 million consisting of 160,000 share certificates with a nominal value of EUR 500. Of this authorised share capital, 32,000 share certificates have been subscribed and fully paid in, corresponding to EUR 16 million.

The net profit for the year and other comprehensive income for the year are attributable to the equity holders of the parent.

In the first half of 2026, a dividend of TEUR 27,500 (EUR 859 per share) was paid for financial year 2025, and a further dividend of TEUR 27,500 (EUR 859 per share) was paid for financial year 2024.

INTERIM CONDENSED CONSOLIDATED CASH FLOW STATEMENT
as at 30 June 2026

in TEUR	YTD 2026	YTD 2025
Net profit for the year	**45,145**	**42,936**
Amortisation and impairments	221	296
Adjustment to provision for taxes	–29	–1,474
Deferred tax expense/(benefit)	395	259
Other expenses and revenues without cashflow	–304	4,733
Foreign exchange gains and losses (long-term loans)	–10,702	35,550
Foreign exchange gains and losses (short-term loans)	–2,428	12,305
(Increase)/decrease in operating assets		
Redemption of long-term loans to related companies	29,618	26,589
Lending of long-term loans to related companies	–365,066	–131,570
Receivables from related companies	217,380	142,173
Positive fair values of derivative instruments	7,790	–3,281
Other assets, accrued income and prepaid expenses	–4,414	–219
Increase/(decrease) in operating liabilities		
Payables to related companies	111,558	–205,667
Negative fair values of derivative instruments	2,917	–1,927
Other liabilities, accrued expenses and deferred income	25,568	17,797
Net cash flows from operating activities	**57,649**	**–61,500**
Purchase of property, plant and equipment, and intangible assets	–52	–93
Disposal of property, plant and equipment, and intangible assets	0	2
Purchase of securities	–155,584	–215,110
Repayment or disposal of securities	186,093	295,782
Net cash flows from investing activities	**30,457**	**80,581**
Repayment of borrowings	0	–500,000
Commercial paper	0	10,000
Dividend payments	–55,000	0
Net cash flows from financing activities	**–55,000**	**–490,000**
Net increase/(decrease) in cash and cash equivalents	**33,106**	**–470,919**
Net cash and cash equivalents at the beginning of the year	**1,211,020**	**1,429,594**
Net cash and cash equivalents at the end of the reporting period	**1,244,126**	**958,675**
Net increase/(decrease) in cash and cash equivalents	**33,106**	**–470,919**
Additional information on operational cash flows		
Income taxes paid	**–10,561**	**–12,533**
Interest received	**73,718**	**79,057**
Interest paid	**–17,423**	**–29,971**

The funds for this cash flow statement are represented by cash and cash equivalents (net of payables to banks).

NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

as at 30 June 2026

1 GENERAL INFORMATION

Business activities

Würth Finance International B.V. (in these consolidated Financial Statements together with its subsidiaries referred to as the Würth Finance Group) was incorporated in 1987 and has its corporate seat in Amsterdam, the Netherlands. The address of the company is Het Sterrenbeeld 35, P. O. Box 344, NL5201 AH ’s-Hertogenbosch. The company has a branch in Rorschach, Switzerland, and also has several subsidiaries in Switzerland.

The companies belonging to the Würth Finance Group (subsequently referred to as “the Group”) are part of the internationally active Würth Group. All share certificates of Würth Finance International B.V. are held by Reinhold Würth Holding GmbH, Künzelsau, Germany, which is ultimately owned by the family foundations.

The core activities and the goal of the Group include providing financing to and carrying out a wide range of financial activities with companies which are domestic and international subsidiaries of the larger Würth Group, as well as providing consulting and other services in the area of pension funds and insurance to both private persons as well as small and medium-sized enterprises.

Fully consolidated companies

The consolidated Financial Statements include the financial statements of Würth Finance International B.V. and its subsidiaries, which are represented as a single business entity known as the Würth Finance Group. Subsidiaries that are controlled directly or indirectly by the Group have been consolidated. Control is achieved when the Würth Finance Group is exposed, or has rights, to variable returns from its involvement with the investee and has the ability to affect those returns through its power over the investee. Control is assumed if the Würth Finance Group holds more than 50% of the voting rights of the investee.

Subsidiaries are consolidated from the date on which they were acquired by the Group and are deconsolidated from the date of disposal.

Method of consolidation

The interim condensed consolidated Financial Statements comprise the financial statements of Würth Finance International B.V. and its subsidiaries. The financial statements of the subsidiaries are prepared for the same reporting period as the parent company, using consistent accounting policies. All intra-Group balances and transactions as well as income and expenses resulting from intra-Group transactions are fully eliminated.

2 ACCOUNTING PRINCIPLES

General

The unaudited interim condensed consolidated Financial Statements for the Würth Finance Group as at 30 June 2026 have been prepared in accordance with IAS 34 Interim Financial Reporting.

The Group's audited Annual Report for 2025 was approved by Management on 30 April 2026. These interim Financial Statements as at 30 June 2026 were approved by the Management of Würth Finance International B.V.
Both reports can be downloaded from the Würth Finance International B.V. website: wuerthfinance.net.

The unaudited interim condensed consolidated Financial Statements do not include all the statutory information and disclosures contained in the annual Financial Statements, and should therefore be read in conjunction with the 2025 audited consolidated Financial Statements of the Würth Finance Group.

The accounting principles applied to prepare the Interim Report are consistent with the principles used to prepare the audited annual Financial Statements for 2025.

New and amended standards and interpretations

Several amendments and interpretations apply for the first time in 2026, but do not have an impact on the interim consolidated financial statements of the Group. The Group has not early-adopted any standards, interpretations or amendments that have been issued but are not yet effective. The nature and effect of the changes as a result of the adoption of these new accounting standards are described below.

Amendments to the Classification and Measurement of Financial Instruments (Amendments to IFRS 9 Financial Instruments and IFRS 7)

The amendments are effective for the period beginning 1 January 2026 and had no impact on the Group's interim condensed consolidated financial statements.

Annual Improvements to IFRS Accounting Standards – Volume 11

The amendments are effective for the period beginning 1 January 2026 and had no impact on the Group's interim condensed consolidated financial statements.

Contracts Referencing Nature-dependent Electricity (Amendments to IFRS 9 and IFRS 7)

The amendments are effective for the period beginning 1 January 2026 and had no impact on the Group's interim condensed consolidated financial statements.

Foreign exchange translation

The Group's unaudited interim condensed consolidated Financial Statements are presented in euros, which is the Group's presentation currency. Transactions in foreign currencies are initially recorded at the functional currency spot rate at the date the transaction first qualifies for recognition. Exchange differences arising from such transactions, as well as income resulting from converting monetary assets and monetary liabilities denominated in foreign currencies at the rate of exchange applicable at the balance sheet date, are recognised in the income statement.

Conversion rates	30.06.2026	31.12.2025	30.06.2025
US dollar (USD)	1.143	1.174	1.174
Swiss franc (CHF)	0.922	0.931	0.934
British pound (GBP)	0.861	0.873	0.857
Canadian dollar (CAD)	1.622	1.610	1.602
Chinese renminbi (CNH)	7.761	8.198	8.408
Norwegian krone (NOK)	11.311	11.844	11.876
Danish krone (DKK)	7.475	7.469	7.461
Swiss franc (CHF) – average exchange rate	0.918	0.937	0.941

On consolidation, all assets and liabilities of the subsidiaries – with the exception of shareholders' equity – are translated into euros at the rate of exchange prevailing at the reporting date, and their statements of profit or loss are translated at exchange rates prevailing at the dates of the transactions. The exchange differences arising on translation for consolidation are recognised in OCI. On disposal of a foreign operation, the component of OCI relating to that particular foreign operation is reclassified in profit and loss from foreign currency translation.

3 SEGMENT INFORMATION

The Group provides segment reporting by business line.

Income statement by segment at 30 June 2026

in TEUR	Inhouse Banking						External Financial Services	Elimination	
	Group Financing	Trading	Securities Investments	Central Settlement	Central Services	Total Inhouse Banking	Insurance Brokerage		Total Würth Finance Group
Income									
Interest income	68,699	0	1,346	0	0	70,045	1	–37	70,009
Interest expenses	–40,757	0	–199	0	0	–40,956	–6	37	–40,925
Net interest income	**27,942**	**0**	**1,147**	**0**	**0**	**29,089**	**–5**	**0**	**29,084**
Income from factoring activities	7,350	0	0	0	0	7,350	0	0	7,350
Income from commission and service fee activities	0	0	0	15,623	0	15,623	15,591	0	31,214
Income from trading activities and financial instruments	0	7,777	1,276	0	0	9,053	–36	–22	8,995
Other ordinary income	285	0	0	0	0	285	130	0	415
Expected credit loss (expenses)/recovery	–137	0	0	0	0	–137	0	0	–137
Total segment income	**35,440**	**7,777**	**2,423**	**15,623**	**0**	**61,263**	**15,680**	**–22**	**76,921**
Expenses									
Personnel expenses	0	0	0	0	–6,687	–6,687	–7,744	0	–14,431
Other administrative expenses	0	0	0	0	–4,874	–4,874	–1,054	0	–5,928
Amortisation	0	0	0	0	–629	–629	–372	0	–1,001
Segment expenses	**0**	**0**	**0**	**0**	**–12,190**	**–12,190**	**–9,170**	**0**	**–21,360**
Segment result	**35,440**	**7,777**	**2,423**	**15,623**	**–12,190**	**49,073**	**6,510**	**–22**	**55,561**
Income tax expenses	0	0	0	0	–10,267	–10,267	–149	0	–10,416
Net profit for the year	**35,440**	**7,777**	**2,423**	**15,623**	**–22,457**	**38,806**	**6,361**	**–22**	**45,145**

Income statement by segment at 30 June 2025

in TEUR	Inhouse Banking: Group Financing	Inhouse Banking: Trading	Inhouse Banking: Securities Investments	Inhouse Banking: Central Settlement	Inhouse Banking: Central Services	Total Inhouse Banking	External Financial Services: Insurance Brokerage	Elimination	Total Würth Finance Group
Income									
Interest income	76,845	0	1,232	0	0	78,077	0	-98	77,979
Interest expenses	-48,715	0	-87	0	0	-48,802	-8	98	-48,712
Net interest income	**28,130**	**0**	**1,145**	**0**	**0**	**29,275**	**-8**	**0**	**29,267**
Income from factoring activities	6,992	0	0	0	0	6,992	0	0	6,992
Income from commission and service fee activities	0	0	0	15,567	0	15,567	15,099	0	30,666
Income from trading activities and financial instruments	0	8,476	610	0	0	9,086	58	-74	9,070
Other ordinary income	284	0	0	0	0	284	92	0	376
Expected credit loss (expenses)/recovery	-1,250	0	0	0	0	-1,250	0	0	-1,250
Total segment income	**34,156**	**8,476**	**1,755**	**15,567**	**0**	**59,954**	**15,241**	**-74**	**75,121**
Expenses									
Personnel expenses	0	0	0	0	-7,007	-7,007	-7,527	0	-14,534
Other administrative expenses	0	0	0	0	-4,487	-4,487	-1,025	0	-5,512
Amortisation	0	0	0	0	-639	-639	-437	0	-1,076
Segment expenses	**0**	**0**	**0**	**0**	**-12,133**	**-12,133**	**-8,989**	**0**	**-21,122**
Segment result	**34,156**	**8,476**	**1,755**	**15,567**	**-12,133**	**47,821**	**6,252**	**-74**	**53,999**
Income tax expenses	0	0	0	0	-10,958	-10,958	-105	0	-11,063
Net profit for the year	**34,156**	**8,476**	**1,755**	**15,567**	**-23,091**	**36,863**	**6,147**	**-74**	**42,936**

Balance sheet by segment at 30 June 2026

in TEUR	Inhouse Banking: Group Financing	Inhouse Banking: Trading	Inhouse Banking: Securities Investments	Inhouse Banking: Central Settlement	Inhouse Banking: Central Services	Total Inhouse Banking	External Financial Services: Insurance Brokerage	Elimination	Total Würth Finance Group
Balance sheet									
Segment assets	4,195,116	11,367	142,397	0	36,436	4,385,316	17,842	-31,374	4,371,784
Segment liabilities	3,746,820	19,172	34,418	0	584,906	4,385,316	17,842	-31,374	4,371,784
Additional segment information									
Capital expenditures	0	0	0	0	0	0	46	0	46

Balance sheet by segment at 31 December 2025

in TEUR	Inhouse Banking: Group Financing	Inhouse Banking: Trading	Inhouse Banking: Securities Investments	Inhouse Banking: Central Settlement	Inhouse Banking: Central Services	Total Inhouse Banking	External Financial Services: Insurance Brokerage	Elimination	Total Würth Finance Group
Balance sheet									
Segment assets	4,068,580	19,173	129,269	0	35,741	4,252,763	11,478	-27,223	4,237,018
Segment liabilities	3,663,948	16,217	32,091	0	540,507	4,252,763	11,478	-27,223	4,237,018
Additional segment information									
Capital expenditures	0	0	0	0	2	2	95	0	97

4 OTHER ORDINARY INCOME FROM RELATED PARTIES

Other ordinary income for the first half of 2026 of TEUR 415 (H1 2025: TEUR 376) comprises income from the e-payment services provided to other Würth Group companies, as well as fees charged for other services rendered.

5 TRANSACTIONS WITH RELATED PARTIES

As the operative treasury unit of the Würth Group, the Group is responsible for concentrating and optimising the worldwide flow of payments, managing the financial risks and handling the financing of Würth Group companies. In addition to all Würth Group companies, the related parties also include the members of the Group's Board of Directors and Management, their families and companies closely associated with them. Related party transactions were based on arm's length terms and conditions.

At 30 June 2026

in TEUR	Total	Parent companies	Associated companies
Receivables from related parties			
Loans to related companies	1,189,731	0	1,189,731
Receivables from related companies	1,710,453	4,001	1,706,452
Current accounts	543,290	0	543,290
Short-term loans	912,584	0	912,584
Factoring	254,579	4,001	250,578
Total receivables from related parties	**2,900,184**	**4,001**	**2,896,183**
Payables to related parties			
Payables to related companies	1,538,832	389,475	1,149,357
Current accounts	1,000,900	114,475	886,425
Fixed-term deposits	537,932	275,000	262,932
Other payables to related parties	1,806	0	1,806
Total payables to related parties	**1,540,638**	**389,475**	**1,151,163**

At 31 December 2025

in TEUR	Total	Parent companies	Associated companies
Receivables from related parties			
Loans to related companies	1,047,158	0	1,047,158
Receivables from related companies	1,720,404	33,838	1,686,566
Current accounts	561,657	22,426	539,231
Short-term loans	963,685	0	963,685
Factoring	195,062	11,412	183,650
Total receivables from related parties	**2,767,562**	**33,838**	**2,733,724**
Payables to related parties			
Payables to related companies	1,427,274	337,587	1,089,687
Current accounts	812,944	12,587	800,357
Fixed-term deposits	614,330	325,000	289,330
Other payables to related parties	1,700	0	1,700
Total payables to related parties	**1,428,974**	**337,587**	**1,091,387**

6 OTHER LIABILITIES

in TEUR	30.06.2026	31.12.2025
Payables for deliveries and services	9,097	2,959
of which to third parties	7,291	1,259
of which to related parties	1,806	1,700
Compensation-related liabilities	4,386	5,250
Other liabilities	4,956	4,634
Total other liabilities	**18,439**	**12,843**

Other liabilities primarily comprise accruals for services received but not invoiced during the financial year.

7 COMMITMENTS AND CONTINGENCIES

The Group has issued guarantees, letters of comfort and letters of credit. These represent commitments and contingencies in favour of third parties for related company liabilities. The lending commitments, which had been guaranteed but not yet utilised, are disclosed at nominal value.

in TEUR	30.06.2026	31.12.2025
Guarantees, letters of comfort, letters of credit	204,127	205,143
Total contingent liabilities	**204,127**	**205,143**

in TEUR	30.06.2026	31.12.2025
Unutilised lending commitments	32,424	144,676
Total lending commitments	**32,424**	**144,676**

RESPONSIBILITY STATEMENT

In accordance with the EU Transparency Directive and the Dutch Financial Supervision Act (Wet op het Financieel Toezicht), the Management of the Würth Finance Group hereby confirms that, to the best of its knowledge, the interim condensed Financial Statements as at 30 June 2026 give a true and fair view of the assets, liabilities, financial position and profit or loss of the Group, and that the Interim Management Report accurately presents the Group's development and performance during the period from 1 January to 30 June 2026 and the financial situation of the Group at the balance sheet date, as well as the risks and opportunities associated with its business.

's-Hertogenbosch, 31 August 2026

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